

Dear Sir:

Prior to examining the subject application, please amend it as follows.

This Amendment is in response to the Office Action filed August 22, 2002. This response was previously submitted as Preliminary Amendment A on August 9, 2002. Examiner Akers requested that the Amendment be re-submitted.

In the Claims

Please cancel claims 2-5, 13, 16-19, 21, and 22.

Please amend claims 1, 6-8, 10, 14, 20, and 23 as follows:

1. (Once Amended) A method for preventing check fraud, the method comprising the steps of:
 - electronically creating a check containing at least a payee, an amount, a date, a customer name, and a check number;
 - attaching a bar code on the check using electronic placement means wherein the bar code contains an associated customer's account number, an associated bank's routing number and at least one piece of information selected from the group consisting of the payee, the amount, the date, the customer's name, and the check number;
 - electronically transferring the account number, the routing number, and the at least one piece of information to the bank;
 - presenting the check to the bank;
 - scanning the bar code; and,
 - paying the check only if the information printed on the check is identical to the at least one piece of information on the bar code.

6. (Once Amended) A method for preventing fraud, the method comprising the steps of:

- delivering to an associated drawee at least one negotiable instrument drawn to an associated drawer's account;
- putting the at least one negotiable instrument into an electronic format to be viewed on a global computer network;
- viewing the at least one negotiable instrument on the global computer network; and,
- having the drawer advise the drawee which of the at least one negotiable instruments to pay.

7. (Once Amended) The method of claim 6, wherein putting the at least one negotiable instrument into an electronic format to be viewed on the global computer network comprises the steps of:

- entering the information from the negotiable instrument into an electronic database;
- linking the electronic database with the drawer's account; and,
- transferring information from the electronic database to the global computer network.

8. (Once Amended) The method of claim 6, wherein viewing the at least one negotiable instrument on the global computer network comprises the steps of:

- determining if any of the at least one negotiable instruments were created by the drawer;
- and,
- electronically marking any of the at least one negotiable instruments that were created by the drawer.

10. (Once Amended) A method for preventing fraud, the method comprising the steps of:

- creating at least one negotiable instrument containing at least, a payee, an amount, a date, and an associated drawee's identity;

providing a machine readable code;

attaching the machine readable code on the at least one negotiable instrument, the machine readable code containing an associated drawer's account number, the drawee's routing number and at least one piece of information selected from the group comprising, the payee, the amount, the date, the identity of the drawer, a memo, and a identifier number corresponding to the at least one negotiable instrument;

electronically transferring the account number, the routing number, and the at least one piece of information to the drawee; and,

entering the account number, the routing number, and the at least one piece of information into a database.

14. (Once Amended) The method of claim 12, wherein after scanning the machine readable code, the method comprises the step of:

automatically comparing the information on the at least one negotiable instrument to the information in the drawee database.

20. (Once Amended) A method for integrating the creation and processing of negotiable instruments, the method comprising the steps of:

providing a drawer having an account with a corresponding account number;

providing a drawee with a drawee routing number;

creating at least one negotiable instrument containing information that contains at least, a payee, an amount, a date, and a drawee's identity;

providing a machine readable code; and,

attaching the machine readable code on the at least one negotiable instrument, the machine readable code containing the drawer's account number, the drawee's routing number and at least one piece of information selected from the group comprising, the payee, the amount, the date, the identity of the drawer, a memo, and a identifier number corresponding to the at least one negotiable instrument;

- electronically transferring the information to the drawee bank;
- providing a payee;
- providing a payee bank;
- presenting the at least one negotiable instrument to the payee;
- having the payee scan the machine-readable code;
- having the payee electronically transfer the drawer's account number, the drawee's routing number, and the at least one piece of information to the payee bank;
- having the payee bank electronically transfer the drawer's account number, the drawee's routing number, and the at least one piece of information to the drawee bank;
- having the drawee bank determine whether the drawer's account number, the drawee's routing number, and the at least one piece of information supplied by the payee bank are identical to the information transferred to the drawee bank; and,
- having the drawee bank pay the at least one negotiable instrument only if the drawer's account number, the drawee's routing number, and the at least one piece of information supplied by the payee bank are identical to the information transferred to the drawee bank.

23. (Once Amended) The method of claim 20, wherein the method further comprises the steps of:

- providing an integrated system, wherein the drawee and the drawer's creation of the at least one negotiable instrument are linked, whereby when the at least one negotiable instrument is created, the information is stored in a drawee database;
- providing means for the drawer to view the drawer's account;
- having the drawee bank automatically update the drawer's account to reflect payment of the at least one negotiable instrument, thereby creating an up to date amount in the drawer's account.